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SYNOPSIS FOR Ph.D. REGISTRATION

PROPOSED RESEARCH TOPIC : RELATIONSHIP BETWEEN WORK CULTURE AND ORGANIZATIONAL PRODUCTIVITY: THE CASE OF J&K BANK LIMITED

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INTRODUCTION:

Today's work environment is undergoing a major shift; factors such as globalization, growing economics, and improved technology are constantly presenting new challenges and creating new opportunities for people. With these changes, people's perceptions regarding their jobs are also changing. In this grow-or-die marketplace, the success of any organization relies on its workforce and the work culture. Satisfied and committed employees are the most significant assets of any organization, including banks. As banking institutions are the backbone of a nation's economy, the efficient management of human resources in good work culture will ultimately increase the organizational productivity. It will maintain the higher job satisfaction levels of the employees. Work-culture is a prominent factor which affects the financial performance as well as reputation of the banks. Some internal and external factors are responsible for the changing work-culture in Indian banks. New private sector banks and foreign banks have adopted very complex and up to date culture in the day to day work and this culture is responsible for recent bank transformation and potential customers are shifting towards them. Many dimensions of this work-culture has become motivation and at the same time threat for the public sector banks. They have started to follow this culture. Young staff has the maximum working hours, encouragement to employees, more facilities to customers, better infra-structure, politeness, solution of complaints, customer care centre, customer grievance meeting, customer relation management etc. are some factors which are attracting the customers. These factors are responsible for the current transformation in the banks. Modern banking system is replacing the traditional system.

Organizational work culture can be defined as a cognitive framework consisting of attitudes, values, behavioral norms, and expectations shared by the organizational members (Shein Baron & Greenberg, 1999). At the root of any organizational culture is a set of core characteristics that are collectively valued by the members. Organizational development depends on analysis and identification of the factors that conclude the effectiveness of an organization. Organization and managers are willing to get employees commitment, which leads to improve the productivity. Management would like to introduce employees with norms, values and objectives of an organization which is important to understand the organizational work culture. It is the responsibility of the management to introduce the organizational work culture to its employees which in turn will assist the employees to get familiar with the system of organization. Management always must try to keep learning environment in the organization. Proper understanding of organizational work culture should lead towards the improvement of employee’s performance. As far as organizational development is concerned, employee’s performance is considered as a back bone for the industry. So organization wants to get the loyalty of their employees towards organization. Organizational work culture is also known as “normative glue” means to hold the overall organization together. The concept of organizational culture also makes available a base for determination of the differentiation that may survive in-between the organization that are doing business in the same national culture. Organizational

work culture works as social glue to bond the employees together and make them feel a strong part of the corporate experience, which is useful to attract new staff and retain the best performers. Organizational work culture is very useful to assist the sense making process, helps the employees to understand the organizational events and objectives, which enhance the efficiency and effectiveness of the employees. By organizational productivity we means that the capacity of an organization, institution, or business to produce desired results with a minimum expenditure of energy, time, money, personnel, materiel, etc. It also define as the achieving and maintaining high level of performance in any organization, particularly in improving the efficiency of various operations within the organization as well as for the total organization. Productivity measures are also used for planning, monitoring, and improving performance at national levels. Employee's positive thinking towards company will motivate the employees to develop confidence, self motivation towards achieving the tasks and company's objectives. It develops the trust and belief between supervisors, workmen, and manager. In other way it helps employees to understand the organizational values, norms, policies, procedures, strategies, key areas to concentrate. Ultimately it helps to achieve productivity in the organization and high probability of stay and loyalty in the organization. Good financial services of the banks along with their better customer services have become important due to this rising competition. It has been realized that bank employees play an important role for the good performance of the bank by delivering good financial services and work culture to its constituencies, since it is a services based business. In such situation, work culture of bank employees is an important issue for the improvement of the customer's loyalty towards organization. Therefore, this issue has to be properly taken into account in order to achieve ultimate goals of banks in Jammu and Kashmir specifically in Jammu West Zone. The Jammu & Kashmir Bank was founded on October 1, 1938 under letters patent issued by the Maharaja of Jammu and Kashmir, Hari Singh. The Maharaja invited eminent Kashmiri investors to become founding directors and shareholders of the bank, the most notable of which were Abdul Aziz Mantoo, Pesten Gee and the Bhaghat family, all of whom acquired major shareholdings. The bank commenced business on July 4, 1939 and was considered the first of its nature and composition as a State owned bank in the country. The bank was established as a semi-State Bank with participation in capital by State and the public under the control of State Government. The bank had to face serious problems at the time of independence when out of total ten branches two branches of bank Muzaffarabad, Rawalakot and Mirpur fell to the other side of the line of control (now Pakistan-administered Kashmir) along with cash and other assets. Following the extension of Central Laws to the State of Jammu & Kashmir, the bank was defined as a government company as per the provisions of Indian Companies Act, 1956. In the year 1971, the bank received the status of scheduled bank. It was declared as 'A Class Bank' by RBI in 1976. The bank covers all the major three sectors of the state, Jammu, Kashmir as well as Ladakh. The J&K Bank try to reach each and every corner of the State. The banks provide various services to the people of the State. It provides various financial and non-financial services to people. The J&K Bank is also helpful in the economical development of the state, with the induction of several sparking services for the under

developing sectors of the State like tourism, handicraft, real estate, education etc. Today the bank has status of values driven organization and is always working towards building trust with shareholders. At present Mr. Mushtaq Ahmed is the Chairman & CEO of Jammu & Kashmir Bank. The Jammu and Kashmir Bank is doing its business in NSE (National Stock Exchange). Its headquarter is in Srinagar, Jammu and Kashmir, India. The different products which are provided by the bank are in credit cards, consumer banking, corporate banking, finance, insurance and mortgage loans. The total revenue of the bank in the financial income Rs.803.25 crores and the total assets of the bank was Rs. 60.269.22 crores.

REVIEW OF LITERATURE:

Organizational culture is the collective behavior of humans who are part of an organization and the meanings that the people attach to their actions. Culture includes the organization values, visions, norms, working language, systems, symbols, beliefs and habits. It is also the pattern of such collective behaviors and assumptions that are taught to new organizational members as a way of perceiving, and even thinking and feeling. According to **Tichy (1982)** organizational employee culture has been defined as the "normative glue" that holds an organization together. **Roskin (1986)** study that work culture arises from how things operate every day, how people are treated, and what people take for granted. **Schein (1990)** study identify that the process-oriented approaches view organizational culture as a continuous recreation of shared meaning that organizational work culture in a more comprehensive fashion defines as a culture of values and behaviors that are believed to lead to success and are thus taught to new members. **Denison's (1990)** indicates that organizational culture influences organizational performance directly. An organization whose organizational culture is propagated extensively and profoundly and practiced in management decision, the repayments in investment and sale are all much better than those organizations' which do not popularize organizational culture. Therefore, this had been proved that cultural factor leads the realization to the lot of organization's value achievements and it may be the extreme crucial factor for the success of organization. According to **Edgar Schein (1992)** it is a commonly cited individual in regard to organizational culture. He defined organizational culture as a pattern of shared basic assumptions that was learned by the group as it solved its problems of external adaptation and internal integration that has worked well enough to be considered valid and, therefore, to be taught to new members as the correct way to perceive, think, and feel in relation to those problems. **Furnham and Gunter (1993)** describe the characteristics of organizational work culture which are affected by behavior norms within the organization. Four dimensions: (power distance; uncertainty avoidance; individualism/collectivism; and masculinity/femininity) were developed to differentiate between nationalities, which could then be applied to the study of organization. **Morgan (1997)** conducted a study on work culture and describes culture as an active living phenomenon through which people jointly creates and recreates the world in which they live. According to **Umikeer (1997)** culture carries the specific integrated values of norms, behavior, discipline, code of conduct and empathy and interpersonal relationship between each other. The good approach

towards customers and their colleagues, help employees to handle the problem, and ensuring company norms and values. If employee's behavior and culture is good it helps them to manage turnaround time and adjust with the new task. According to **Lyden and Klengele (2000)** view business decision-makers are starting to recognize that a healthy organization is a place where employees are satisfied and committed in healthy and unhealthy organization's have reduced profits and increased absenteeism. **Sorensen (2002)** said that organizational culture has been linked to economic performance and organization viability/success**. Stephan and P. Robbins (2003)** said that an organization's current, tradition, and general way of doing things are largely due to what it has done before and the degree of success it has had with those endeavors. **Bibb,S.,& Kourdi (2004)** said that lack of trust will leave an organization with a tarnished reputation, negative attitudes, less ability to foster innovation and creativity, flawed thinking, decision making and reduced profitability. **Plakhotnik and Tonette (2005)** studied that organizational culture has been shown to be important for successful new product/process innovation and organizational change. **Schein (2004)** and **Cooke & Laferty (2000)** quoted the term culture as it is the identity of the organization made up of members' shared meaning of values and how these values are rewarded and reinforced to mold the members' behavior. **Ravasi and Schultz (2006)** state that organizational culture is a set of shared mental assumptions that guide interpretation and action in organizations by defining appropriate behavior for various situations. At the same time although a company may have "own unique culture", in larger organizations, there is a diverse and sometimes conflicting cultures that co-exist due to different characteristics of the management team. The organizational culture may also have negative and positive aspects. According to **O.Olu (2009)** good employee's behavior and culture in essence that helps company to achieve its organizational objectives and goal. **A.P. Singh and Sadhana Singh (2009)** concluded that all the employees realized a conductive organizational culture influencing organizational culture influencing organizational performance in IT industries. The awareness initiatives of the organization are indispensable to measure their organizational culture and effectiveness. **M Sakthivel Murugan (2009)** concluded that all the employees realize a conductive organizational culture influencing organizational performance. It helps the employees to realize the main objectives of the organization, its culture and their benefits.

JUSTIFICATION OF THE STUDY:

Jammu and Kashmir is situated in the north corner of India. It is also known as the crown of India. It shares its international boundaries with China, Afghanistan, and Pakistan. The Jammu and Kashmir State has three provinces, Jammu, Kashmir and Ladakh. The area of whole state is 85,806 sq km. The head quarter of J&K bank is in Srinagar and the head office is in Jammu. Approximately 9000 employees are working in J&K Bank. In Jammu province the bank is divided into three zones viz; Jammu Central Zone, Jammu West and Jammu North Zone. Jammu West Zone is divided into three distrcts viz; Rajouri, Poonch and Reasi. The area of Rajouri district is 2360 sq.km, Poonch 1674 Sq km and Reasi 1700 sq km. In Jammu province there are

227 branches of J&K Bank, in Kashmir there are 293 and in Ladakh 20 branches. The number of branches in Jammu West Zone is 43.

The researcher after gaining knowledge and information about the study area found that there is a lack of this type of research and less research work carried out on this topic entitled "Relationship Between Work Culture and Organisational Productivity: The Case of J&K Bank Limited". So this research will be helpful for the policy planners to improve the work culture and organizational productivity of the J&K bank. In the present study the researcher will study the work culture and the organizational productivity in the bank.

OBJECTIVES OF THE STUDY:

To make the present study systematic and scientific, following objectives of the study will be achieved:

1. To study the work culture prevailing in J&K Bank.
2. To study the key dimensions which influence the performance of J&K Bank employees.
3. To examine the impact of work culture on the productivity of J&K Bank.
4. To find out the problems and constraints being faced by the employees of J&K Bank.
5. To provide suggestions and remedial measures to streamline and improve the overall efficiency of the J&K Bank.

HYPOTHESES:

To achieve the above stated objectives, the following hypotheses is formulated:

H_1: There is a positive relationship between work culture and organizational performance.

H_2: The relationship between the work culture and organizational productivity of the J&K Bank are positively correlated with the organizational development.

RESEARCH METHODOLOGY:

The following research methods will be used for the selection of study area are as under:

Sampling designs:

The study shall be based upon the sample of employees drawn from J&K Bank operating in the west zone of Jammu Division viz; Rajouri, Poonch and Reasi. The sample will be selected under two headings:

1. Selection of banks branches.
2. Selection of employees/respondents.

Selection of bank branches:

There are total 43 branches of J&K Bank operating under the study area. There are 17 branches in Rajouri, 11 in Poonch and 15 in Reasi. For the selection of bank branches 20 branches will be selected on convenience/judgment basis. As all bank branches are not developed to the same extent and moreover there are fewer number of employees in many branches which will hinder the study.

Selection of employees/respondents:

From the selected 20 branches 200 employees consisting of both officers and banking associates will be selected for the sample on the basis of stratified random sampling and through pilot survey.

METHODS OF DATA COLLECTION:

The methods of data collection will be both primary and secondary. Primary data would be collected from the employees of J&K Banks through interview (Personal/Telephonic), and pre tested questionnaire etc. The secondary data will be collected from different sources like government bodies, annual reports of J&K Bank, magazines, newspapers, journals, related books and others. After proper classification and tabulation of the collected data, suitable statistical tools and techniques will be used for analysis and interpretation of the data.

PROPOSED CHAPTER PLAN:

Chapter 1:

Introduction: Introduction will be the first chapter in the thesis structure. In this chapter the detailed information will be given about the topic of research and that also reflects the objectives of the study.

Chapter 2

Review of Literature: Review of literature will remain the second chapter in the researcher's text. After the detailed content analysis of the past research and identify the relevance and research gap will be incorporated.

Chapter 3

Research Methodology: This chapter will cover and present the research design, sampling, methods of data collection and the statistical tools and techniques applied.

Chapter 4

Analysis and Findings: This chapter would present the main results of the survey. With the application of statistical tool, the analysis and interpretation of data would be discussed in detail to delineate the conclusions.

Chapter 5

Conclusion and Suggestions: In this chapter summary of the findings and the conclusion will be presented. The workable suggestions and policy implications will be recommended for organization.

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